

RAB18J (10/05)

## United States Bankruptcy Court

District of Utah

Case No. 11-37789

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James L. Steele  
379 W. 1430 S.  
Payson, UT 84651

Lynn C. Steele  
379 W. 1430 S.  
Payson, UT 84651

Social Security No.:  
xxx-xx-0493

xxx-xx-7101

Employer's Tax I.D. No.:

Petition date: 12/19/11

### DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

#### IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/17/12

R. Kimball Mosier  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 James L. Steele  
 Lynn C. Steele  
 Debtors

Case No. 11-37789-RKM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: gci  
 Form ID: rabl8j

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Apr 17, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2012.

db/jdb +James L. Steele, Lynn C. Steele, 379 W. 1430 S., Payson, UT 84651-8623  
 aty +Justin M. Myers, Justin M. Myers, Attorney-at-Law, LLC, 1194 W. South Jordan Pkwy., Suite A,  
 South Jordan, UT 84095-5508  
 aty +Mark S. x3Middlemas, Lundberg & Associates, 3269 South Main Street, Suite 100,  
 Salt Lake City, UT 84115-3773  
 8057560 Bank of America, PO Box 650070, Dallas, TX 75265-0070  
 8057562 +CentraCom Communications, PO BOX 7, Fairview, UT 84629-0007  
 8057563 Central Utah Clinic, PO Box 30079, Salt Lake City, UT 84130-0079  
 8057567 +Gold's Gym, 1259 S. 800 E., Orem, UT 84097-7232  
 8057566 +Gold's Gym, Paramount Acceptance, 4725 S Holladay Blvd., Salt Lake City, UT 84117-5475  
 8057568 Household Bank, Attn: Dispute Processing, Portland, OR 97223-8517  
 8057572 Mountain Land Collections, PO Box 1280, American Fork, UT 84003-6280  
 8057575 +NCO Financial Systems, PO Box 15537, Wilmington, DE 19850-5537  
 8057576 One Main Financial, PO Box 183172, Columbus, OH 43218-3172  
 8057578 +Quinn Kofford Attorney, 43 N. 470 W., American Fork, UT 84003-2267  
 8057579 Revenue Cycle Solutions, PO Box 361230, Birmingham, AL 35236-1230  
 8057581 +Scenic Falls Credit Union, PO Box 50307, Idaho Falls, ID 83405-0307  
 8057583 Utah County, 200 N. 100 W., Provo, UT 84601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QPGJONES.COM Apr 18 2012 01:03:00 Philip G. Jones tr, 853 West Center Street,  
 Orem, UT 84057-5201

ust +E-mail/Text: ustpreregion19.sk.ecf@usdoj.gov Apr 18 2012 01:39:19 United States Trustee,  
 Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402  
 8057559 +EDI: CITICORP.COM Apr 18 2012 01:03:00 AT&T, PO Box 182564, Columbus, OH 43218-2564  
 8057561 EDI: CAPITALONE.COM Apr 18 2012 01:03:00 Capital One, PO Box 60599,  
 City of Industry, CA 91716-0599  
 8057564 E-mail/Text: bankruptcy@expressrecovery.com Apr 18 2012 01:39:14 Express Recovery Services,  
 PO Box 26415, Salt Lake City, UT 84126-0415  
 8057569 EDI: HFC.COM Apr 18 2012 01:03:00 HSBC Card Services, PO Box 49352,  
 San Jose, CA 95161-9352  
 8057570 EDI: CBSKOHL.COM Apr 18 2012 01:03:00 Kohls, PO Box 30510, Los Angeles, CA 90030-0510  
 8057571 EDI: WFNNB.COM Apr 18 2012 01:03:00 Maurices, PO Box 659705, San Antonio, TX 78265-9705  
 8057574 E-mail/Text: bkclerk@north-american-recovery.com Apr 18 2012 07:25:21 NAR,  
 5225 Wiley Post Way, Salt Lake City, UT 84116-2561  
 8057577 +EDI: HFC.COM Apr 18 2012 01:03:00 Orchard Bank, PO Box 49352, San Jose, CA 95161-9352  
 8057580 EDI: RMSC.COM Apr 18 2012 01:03:00 Sams Club, PO Box 530942, Atlanta, GA 30353-0942  
 8057565 EDI: USBANKARS.COM Apr 18 2012 01:03:00 FBS Card Service, PO Box 9487,  
 Minneapolis, MN 55440-9487  
 8057582 EDI: USBANKARS.COM Apr 18 2012 01:03:00 US Bank, PO Box 790408,  
 Saint Louis, MO 63179-0408

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2012

Signature:



District/off: 1088-2

User: gci  
Form ID: rab18j

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Apr 17, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 17, 2012 at the address(es) listed below:  
NONE.

TOTAL: 0